Certificate Number: 03621-PAE-DE-038260826

Bankruptcy Case Number: 24-10228



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 8, 2024, at 5:00 o'clock PM EST, Iris Rivera completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 8, 2024 By: /s/Kate Casique

Name: Kate Casique

Title: <u>Credit Counselor</u>